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File 344:Chinese Patents Abs Aug 1985-2004/Mar
 (c) 2004 European Patent Office
 File 347:JAPIO Nov 1976-2003/Dec(Updated 040402)
 (c) 2004 JPO & JAPIO
 File 350:Derwent WPIX 1963-2004/UD,UM &UP=200428
 (c) 2004 Thomson Derwent
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Set	Items	Description
S1	16578	(CUSTOMER? OR CLIENT OR CLIENTS OR CONSUMER OR CONSUMERS OR PERSON OR PERSONS) (8N) (OFFER OR OFFERS OR REQUEST?)
S2	119	(SUPPLIER OR SUPPLIERS OR RETAILER OR RETAILERS OR MERCHANT OR MERCHANTS OR VENDOR OR VENDORS) (5N) (QUOTE OR QUOTES OR BID OR BIDS OR BIDDING?)
S3	376	(MATCH? OR CORRELAT? OR COMPAR? OR ESTIMAT? OR IDENTIF? OR PAIRING?) (5N) (QUOTE OR QUOTES OR BID OR BIDS OR BIDDING?)
S4	117	(RANK? ? OR RANKING? OR RATE? ? OR RATING? OR SCORE? ? OR - SCORING?) (5N) (QUOTE OR QUOTES OR BID OR BIDS OR BIDDING?)
S5	114	AU=(HARFORD, B? OR HARFORD B? OR WIDJAJA, S? OR WIDJAJA S? OR BOGDANOVIC, J? OR BOGDANOVIC M? OR HECTOR, C? OR HECTOR CL-?)
read S6	14	S1 AND S2
<u>S7</u>	3	S6 AND (S3 OR S4)
S8	16	S1 AND S3
read S9	3	S8 AND S4
<u>S10</u>	3	S9 NOT S7
S11	0	S5 AND (S1 OR S2 OR S3)

7/5/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014358330 **Image available**
WPI Acc No: 2002-179031/200223
XRAM Acc No: C02-055498
XRPX Acc No: N02-136157

Managing contract bidding of chemical synthesis on computer network comprises evaluating potential suppliers provided by customer, identifying eligible suppliers for bidding on synthesis, and evaluating the bids

Patent Assignee: EICHENBAUM G M (EICH-I); SCOLNIK P A (SCOL-I)

Inventor: EICHENBAUM G M; SCOLNIK P A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020007333	A1	20020117	US 2000179727	P	20000202	200223 B
			US 2001773563	A	20010202	

Priority Applications (No Type Date): US 2000179727 P 20000202; US 2001773563 A 20010202

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020007333	A1	21	G06F-017/60	Provisional application	US 2000179727

Abstract (Basic): US 20020007333 A1

NOVELTY - Contract bidding of chemical synthesis is managed on a computer network by evaluating potential suppliers based on factor(s) provided by a customer, **identifying eligible suppliers for bidding** on the synthesis, evaluating the bids and providing the customer with a list of qualified suppliers, and receiving a customer's choice of qualified supplier for the synthesis.

DETAILED DESCRIPTION - Managing contract bidding of chemical synthesis on a computer network involves receiving a **customer's request** for quotation for synthesis of a chemical structure, evaluating potential suppliers based on factor(s) provided by the customer, **identifying eligible suppliers for bidding** on the synthesis, releasing the request for quotation to and receiving **bids** from eligible **suppliers**, evaluating the **bids** and providing the customer with a list of qualified suppliers, and receiving a customer's choice of qualified supplier for the synthesis.

An INDEPENDENT CLAIM is also included for a computerized system for managing contract bidding of chemical synthesis comprising processing unit for processing **requests** for proposals for synthesis factors supplied by a **customer**, intermediary system central computer for identifying potential suppliers, **customer** intermediary system for distributing the **requests** for proposals and soliciting bids on each request for proposals, and database for identifying appropriate suppliers for the synthesis.

USE - For managing contract bidding of chemical synthesis on a computer network.

ADVANTAGE - The method provides an algorithm for evaluating set of contracting or synthesis criteria provided by a customer and matching the customer with a **supplier**. These facilitates **bidding** system by the computer. It provides customized strategies for making the desired compound or synthetic strategies and solicit **bids** from eligible **suppliers** based on synthesis steps. The system provides first and leading intelligent Internet based system for chemical synthesis, operates worldwide network of chemical synthesis suppliers, provides

unique cheminformatics capabilities and deals with providers on customer's behalf, and enhances intermediary's value proprietary chemical synthesis database.

DESCRIPTION OF DRAWING(S) - The figure is a flow chart of the computer-based steps of contract bidding.

pp; 21 DwgNo 6/12

Title Terms: MANAGE; CONTRACT; BID; CHEMICAL; SYNTHESIS; COMPUTER; NETWORK; COMPRISE; EVALUATE; POTENTIAL; SUPPLY; CUSTOMER; IDENTIFY; SUPPLY; BID; SYNTHESIS; EVALUATE; BID

Derwent Class: J04; T01

International Patent Class (Main): G06F-017/60

File Segment: CPI; EPI

7/5/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011395235 **Image available**

WPI Acc No: 1997-373142/199734

XRFX Acc No: N97-309823

Secure anonymous data exchange method for electronic commerce using computer network - using anonymous re-mailers and public key certifiers to handle commercial offers and bids in secure and anonymous manner

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)

Inventor: HAUSER R C; TSUDIK G

Number of Countries: 019 Number of Patents: 008

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9725801	A1	19970717	WO 96IB25	A	19960112	199734 B
EP 876722	A1	19981111	EP 96900050	A	19960112	199849
			WO 96IB25	A	19960112	
JP 11509354	W	19990817	WO 96IB25	A	19960112	199943
			JP 97525020	A	19960112	
US 6061789	A	20000509	WO 96IB25	A	19960112	200030
			US 98101230	A	19980702	
EP 876722	B1	20020403	EP 96900050	A	19960112	200230
			WO 96IB25	A	19960112	
DE 69620460	E	20020508	DE 620460	A	19960112	200238
			EP 96900050	A	19960112	
			WO 96IB25	A	19960112	
JP 3346772	B2	20021118	WO 96IB25	A	19960112	200279
			JP 97525020	A	19960112	
ES 2174050	T3	20021101	EP 96900050	A	19960112	200281 N

Priority Applications (No Type Date): WO 96IB25 A 19960112

Cited Patents: 3.Jnl.Ref

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9725801	A1	E	34	H04L-009/32	
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Designated States (National): JP US

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE

EP 876722	A1	E			
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Based on patent WO 9725801

Designated States (Regional): CH DE ES FR GB IT LI NL

JP 11509354	W		36	G06F-015/00	
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Based on patent WO 9725801

US 6061789	A			G09C-003/00	
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Based on patent WO 9725801

EP 876722	B1	E		H04L-009/32	
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Based on patent WO 9725801

Designated States (Regional): CH DE ES FR GB IT LI NL

DE 69620460	E			H04L-009/32	
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Based on patent EP 876722

Based on patent WO 9725801

Search Performed by Sylvia Keys 11-May-04

JP 3346772 B2 16 H04L-009/32 Previous Publ. patent JP 11509354
Based on patent WO 9725801
ES 2174050 T3 H04L-009/32 Based on patent EP 876722

Abstract (Basic): WO 9725801 A

The network management system for electronic commerce uses a technical process to exchange offers and bids. The process relies on the use of existing anonymous remailers and public key certification systems. Initially the **consumer** issues an **offer** by sending a plain message via anonymous re-mailer to interested parties. The message includes a digital signature.

A merchant receiving the offer and decides if a **bid** is required. The **merchant** can return a **bid**, again via an anonymous re-mailer, and include the merchants digital signature. The **consumer** can **match** the received **bid** details with the **offer** and if acceptable can use direct or anonymous acceptance of the offer.

ADVANTAGE - For private electronic commerce transactions making use of existing anonymous and security systems.

Dwg.2B/3

Title Terms: SECURE; DATA; EXCHANGE; METHOD; ELECTRONIC; COMPUTER; NETWORK; PUBLIC; KEY; HANDLE; COMMERCIAL; OFFER; BID; SECURE; MANNER

Derwent Class: P85; T01; T05; W01

International Patent Class (Main): G06F-015/00; G09C-003/00; H04L-009/32

International Patent Class (Additional): G06F-017/60; G06F-019/00;

G07F-007/10; G09C-001/00

File Segment: EPI; EngPI

7/5/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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009712458 **Image available**

WPI Acc No: 1993-406011/199350

XRPX Acc No: N93-314190

Quote processing system for procurement of goods and services - provides automatic processing of quote requests from several customers and many potential suppliers

Patent Assignee: PASCAL C D (PASC-I); ROUGHGARDEN E C (ROUG-I)

Inventor: PASCAL C D; ROUGHGARDEN E C

Number of Countries: 017 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9324892	A1	19931209	WO 93US4733	A	19930520	199350 B

Priority Applications (No Type Date): US 92886772 A 19920521

Cited Patents: US 3801774; US 4750119; US 4887208; US 4959530; US 4992940; US 5224034

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9324892	A1	E	58	G06F-015/22	
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Designated States (National): JP

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE

Abstract (Basic): WO 9324892 A

The system includes a programmed central processing unit for processing a **customer request** for a quote for the procurement of goods or services, the quote request containing one or more quote items. A quote entry device is used for entering information regarding

the customer quote request. A supplier identification device identifies suppliers of the quoted items. Finally a device generates requests for price from identified suppliers.

The system further includes an assigning element for assigning the quote to a buyer. A further element sends each request for price to a respective supplier. The responses received from the suppliers are evaluated.

ADVANTAGE - Streamlines process for and reduces dead time involved in selecting best-price suppliers.

Dwg.1/11

Title Terms: PROCESS; SYSTEM; GOODS; SERVICE; AUTOMATIC; PROCESS; REQUEST; CUSTOMER; POTENTIAL; SUPPLY

Derwent Class: T01

International Patent Class (Main): G06F-015/22

International Patent Class (Additional): G06F-015/24

File Segment: EPI

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10/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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07022385 **Image available**
SYSTEM, TERMINAL AND METHOD FOR ESTIMATE MATCHING AND RECORDING MEDIUM WITH
PROGRAM RECORDED THEREON

PUB. NO.: 2001-250017 [JP 2001250017 A]
PUBLISHED: September 14, 2001 (20010914)
INVENTOR(s): YOSHITAKE HIROAKI
IDEMOTO HIROSHI
TOMOSADA MASAHIRO
APPLICANT(s): NTT DATA CORP
APPL. NO.: 2000-062431 [JP 200062431]
FILED: March 07, 2000 (20000307)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To effectively perform the estimate matching using a network.

SOLUTION: This estimate matching system is provided with an estimate receiving part 11 for receiving estimates from plural estimate requesting destinations through the network, a **bidding ranking** fluctuation reporting part 12 for reporting the fluctuation of **bidding ranking** through the network to each of estimate requesting destinations by evaluating the received **estimates** when the **bidding ranking** of respective **estimate** request destinations is fluctuated, a **bidding** state disclosure part 13 for disclosing the present **bidding** state to the respective **estimate** requesting destinations through the network, and an estimate check permitting part 14 for permitting the check of the estimate to each of estimate requesting destinations up to a prescribed upper limit of number of times of estimate check. In this case, the estimate is evaluated on the basis of a prescribed **request** item from a **person** in charge of purchase in addition to a proposed price and a proposed deadline. Besides, it can be set by the person in charge of purchase whether the respective elements (ranking, estimate requesting destination name and proposed price) of bidding conditions are to be disclosed or not to be disclosed to the public.

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10/5/2 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015500878 **Image available**
WPI Acc No: 2003-563025/200353
XRPX Acc No: N03-447668

Bid **request** matching system for electronic auction system, notifies
higher order bid request determined based on coincidence of requested
bid rates with information stored in database, to registered traders
Patent Assignee: NISHIMURA Y (NISH-I)
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No Kind Date Applicat No Kind Date Week
JP 2003186898 A 20030704 JP 2001381631 A 20011214 200353 B

Priority Applications (No Type Date): JP 2001381631 A 20011214
Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes
JP 2003186898 A 11 G06F-017/30

Abstract (Basic): JP 2003186898 A

NOVELTY - An arithmetic processor (13) calculates the coincidence of **requested bid rates** received from **customers**, with information stored in a database (111). An information providing unit (14) notifies the higher order bid request determined based on calculated coincidence, to registered traders.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) **bid request matching** method; and
- (2) **bid request matching** program.

USE - For **matching bid request** of **customers** and traders in electronic auction system.

ADVANTAGE - The bid process is efficiently automated on-line. Prevents the direct dealing of customers and traders. Thus enhancing safety in auctions.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the electronic auction system. (Drawing includes non-English language text).

arithmetic processor (13)
information providing unit (14)
database (111)
pp; 11 DwgNo 1/4

Title Terms: BID; REQUEST; MATCH; SYSTEM; ELECTRONIC; AUCTION; SYSTEM; NOTIFICATION; HIGH; ORDER; BID; REQUEST; DETERMINE; BASED; COINCIDE; REQUEST; BID; RATE; INFORMATION; STORAGE; DATABASE; REGISTER

Derwent Class: T01

International Patent Class (Main): G06F-017/30

International Patent Class (Additional): G06F-017/60

File Segment: EPI

10/5/3 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013438590 **Image available**

WPI Acc No: 2000-610533/200058

XRPX Acc No: N00-452047

Online auction method for cargo shipping commitment, involves sending negotiation completion message to both customer and carrier when bid rates are mutually accepted

Patent Assignee: BARNI N A (BARN-I); MILLER D M (MILL-I)

Inventor: BARNI N A; MILLER D M

Number of Countries: 094 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6064981	A	20000516	US 99335451	A	19990617	200058 B
WO 200079412	A2	20001228	WO 2000US16178	A	20000613	200102
AU 200056091	A	20010109	AU 200056091	A	20000613	200122
EP 1194866	A2	20020410	EP 2000941381	A	20000613	200232
			WO 2000US16178	A	20000613	

Priority Applications (No Type Date): US 99335451 A 19990617

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
US 6064981 A 13 G06F-017/30

Search Performed by Sylvia Keys 11-May-04

WO 200079412 A2 E G06F-017/00
Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH
CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE
KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
AU 200056091 A G06F-017/00 Based on patent WO 200079412
EP 1194866 A2 E G06F-017/00 Based on patent WO 200079412
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): US 6064981 A

NOVELTY - An anonymous customer or a carrier bids to an online auction block maintained at series. A cargo shipping lane and set of **bids** for that shipping lane is **identified** in response to **request** from **customer** or carrier to server. A message is sent to customer and carrier confirming a cargo shipping commitment, when the bids are mutually accepted by the customer and carrier along with identity of the companion.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for operative online auction system.

USE - For negotiating cargo rates between customers, freight forwarders and carriers in online for cargo transportation through air, land, sea.

ADVANTAGE - As inversive mechanism is implemented within one server, modifications to hardware or software is not required. Customers who desire to ship cargo obtain rate information and discounts available from several carriers. During negotiation identity is not revealed hence privacy is maintained when a bid is accepted, by a customer server.

DESCRIPTION OF DRAWING(S) - The figure shows the user server for obtaining published rates and discounts.

pp; 13 DwgNo 4/12

Title Terms: AUCTION; METHOD; CARGO; SHIPPING; SEND; NEGOTIATE; COMPLETE;

MESSAGE; CUSTOMER; CARRY; BID; RATE; MUTUAL; ACCEPT

Derwent Class: T01

International Patent Class (Main): G06F-017/00; G06F-017/30

File Segment: EPI

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File 16:Gale Group PROMT(R) 1990-2004/May 11
(c) 2004 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2004/May 11
(c)2004 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2004/May 11
(c) 2004 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2004/May 07
(c) 2004 The Gale Group
File 636:Gale Group Newsletter DB(TM) 1987-2004/May 10
(c) 2004 The Gale Group
File 9:Business & Industry(R) Jul/1994-2004/May 10
(c) 2004 The Gale Group
File 15:ABI/Inform(R) 1971-2004/May 11
(c) 2004 ProQuest Info&Learning
File 20:Dialog Global Reporter 1997-2004/May 11
(c) 2004 The Dialog Corp.
File 95:TEME-Technology & Management 1989-2004/Apr W4
(c) 2004 FIZ TECHNIK
File 476:Financial Times Fulltext 1982-2004/May 11
(c) 2004 Financial Times Ltd
File 610:Business Wire 1999-2004/May 11
(c) 2004 Business Wire.
File 613:PR Newswire 1999-2004/May 11
(c) 2004 PR Newswire Association Inc
File 624:McGraw-Hill Publications 1985-2004/May 10
(c) 2004 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2004/May 09
(c) 2004 San Jose Mercury News
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
File 625:American Banker Publications 1981-2004/May 11
(c) 2004 American Banker
File 268:Banking Info Source 1981-2004/Apr W3
(c) 2004 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2004/May 11
(c) 2004 Bond Buyer
File 267:Finance & Banking Newsletters 2004/May 10
(c) 2004 The Dialog Corp.

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Set	Items	Description
S1	1607231	(CUSTOMER? OR CLIENT OR CLIENTS OR CONSUMER OR CONSUMERS OR PERSON OR PERSONS) (8N) (OFFER OR OFFERS OR REQUEST?)
S2	38880	(SUPPLIER OR SUPPLIERS OR RETAILER OR RETAILERS OR MERCHANT OR MERCHANTS OR VENDOR OR VENDORS) (5N) (QUOTE OR QUOTES OR BID OR BIDS OR BIDDING?)
S3	47839	(MATCH? OR CORRELAT? OR COMPAR? OR ESTIMAT? OR IDENTIF? OR PAIRING?) (5N) (QUOTE OR QUOTES OR BID OR BIDS OR BIDDING?)
S4	54487	(RANK? ? OR RANKING? OR RATE? ? OR RATING? OR SCORE? ? OR - SCORING?) (5N) (QUOTE OR QUOTES OR BID OR BIDS OR BIDDING?)
S5	8	AU=(HARFORD, B? OR HARFORD B? OR WIDJAJA, S? OR WIDJAJA S? OR BOGDANOVIC, J? OR BOGDANOVIC M? OR HECTOR, C? OR HECTOR CL-?)
S6	653	S1(S)S2
S7	33	S6(S)S3
S8	5	S7(S)S4
S9	1	RD (unique items)

Search Performed by Sylvia Keys 11-May-04

S10	816	S1(S) S3
S11	49	S10(S) S4
S12	48	S11 NOT S9
<i>read</i> S13	29	S12 NOT PY>2000
S14	0	S5(S) (S1 OR S2 OR S3)

9/3,K/1 (Item 1 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

07119846 Supplier Number: 60267450 (USE FORMAT 7 FOR FULLTEXT)
Staples.com Business Solutions Center Takes the Work Out of Running a Small Business.
Business Wire, p1280
March 20, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 742

... high quality services at the lowest cost. The RFQ service, powered by BizBuyer.com, allows **customers** to identify their individual, customized service specifications and **request** competitive bids from a large number of sellers. **Customers** can easily **compare quotes**, **vendor** information and **ratings** by other buyers to help make purchasing decisions. The six business solution categories that encompass...

13/3,K/1 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07059317 Supplier Number: 59112428 (USE FORMAT 7 FOR FULLTEXT)
Retail Market Targeted for Insurance.(Company Business and Marketing)
Insurance & Technology, v23, n10, p14
Oct, 1998
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 317

... million members) premiered IHA's Groupadvantage Insurance Program last month in New Hampshire, where booths **offer** browser-based laptops, which allowed **consumers** to **compare rates** and receive **quotes** from ITSA's system for auto, homeowners and life insurance. The laptops connect to ITSA...

13/3,K/2 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05607912 Supplier Number: 48485727 (USE FORMAT 7 FOR FULLTEXT)
Centura Joins With Intuit To Help Small Business Owners On New Quicken Business CashFinder Web Site
PR Newswire, p515CHF005
May 15, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 494

... stop shopping convenience of Quicken Business CashFinder. The application process involves three simple steps for **customers** : 1) select one or more credit **offers** proposed for four main categories of financial services: business lines of credit, loans, credit cards...

...forms, sign, seal and deliver. Approval comes directly from Centura, at which time users can **compare quotes** , choose the best **rate** , and obtain the money they need.

Intuit, Inc., a financial software and Web-based services...

13/3,K/3 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05560619 Supplier Number: 48423792 (USE FORMAT 7 FOR FULLTEXT)
Progressive Introduces Real-Time Sales of Auto Insurance Policies On Internet to California Consumers
PR Newswire, p0414HSTU008
April 14, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 596

... a day by dialing 1-800-AUTO-PRO(R).

The auto insurance shopping options Progressive **offers** to **consumers** provide an opportunity to compare rates available to them from Progressive and other leading auto...

...The company's Internet site and Express Quote service (1-800-AUTO-PRO) let consumers **compare** Progressive's **quote** with the **rates** of up to three other market leaders, including State Farm and Allstate, and Independent Agents...

13/3,K/4 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05498684 Supplier Number: 48332419 (USE FORMAT 7 FOR FULLTEXT)
Progressive Introduces Real-Time Sales Of Auto Insurance Policies On Internet To Virginia Consumers
PR Newswire, p0302FLM004
March 2, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 571

... hours a day by dialing 800-AUTO-PRO(R).
The auto insurance shopping options Progressive **offers** to **consumers** provide an opportunity to compare rates available to them from Progressive and other leading auto insurers. The company's Internet site and Express Quote service (800-AUTO-PRO) let consumers **compare** Progressive's **quote** with the **rates** of up to three other market leaders, including State Farm and Allstate, and Independent Agents...

13/3,K/5 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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02524588 Supplier Number: 43341364 (USE FORMAT 7 FOR FULLTEXT)
FAX FOR THE AIR
VARbusiness, pl4
Oct, 1992
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 243

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...for Nantucket Corp., Calculus Inc. and Artissoft Inc. Aviation Support, which markets parts internationally, receives **requests** for quotes from **clients**, then locates parts and prices and consolidates them into **bids**. The system **ranks** prices and **matches** availability to the client's needs and then submits the bids to the client. If...

13/3,K/6 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

11862456 SUPPLIER NUMBER: 60267450 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Staples.com Business Solutions Center Takes the Work Out of Running a Small Business.
Business Wire, 1280
March 20, 2000
LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 788 LINE COUNT: 00073

... service specifications and request competitive bids from a large number of sellers. Customers can easily **compare quotes**, vendor information and **ratings** by other buyers to help make purchasing decisions. The six business solution categories that encompass...

13/3,K/7 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

10204664 SUPPLIER NUMBER: 20596994 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Centura Joins With Intuit To Help Small Business Owners On New Quicken Business CashFinder Web Site

PR Newswire, p515CHF005

May 15, 1998

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 499 LINE COUNT: 00047

... forms, sign, seal and deliver. Approval comes directly from Centura, at which time users can **compare quotes**, choose the best **rate**, and obtain the money they need.

Intuit, Inc., a financial software and Web-based services...

13/3,K/8 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

08268250 SUPPLIER NUMBER: 17495977 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Progressive's marketing angers agents.(Progressive Insurance Company)

Gilbert, Evelyn

National Underwriter Property & Casualty-Risk & Benefits Management, n39, p1(2)

Sep 25, 1995

ISSN: 1042-6841 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1831 LINE COUNT: 00145

... insured to go to his or her local independent agent.

The system also offers consumers **comparative rate quotes** from other carriers. It gets competitors' rate information from the state insurance departments, according to...

13/3,K/9 (Item 1 from file: 621)

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2004 The Gale Group. All rts. reserv.

02432874 Supplier Number: 60267450 (USE FORMAT 7 FOR FULLTEXT)
Staples.com Business Solutions Center Takes the Work Out of Running a Small Business.

Business Wire, p1280

March 20, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 742

... high quality services at the lowest cost. The RFQ service, powered by BizBuyer.com, allows **customers** to identify their individual,

customized service specifications and **request** competitive bids from a large number of sellers. **Customers** can easily **compare quotes**, vendor information and **ratings** by other buyers to help make purchasing decisions. The six business solution categories that encompass...

13/3,K/10 (Item 2 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2004 The Gale Group. All rts. reserv.

01654186 Supplier Number: 48485727 (USE FORMAT 7 FOR FULLTEXT)
Centura Joins With Intuit To Help Small Business Owners On New Quicken Business CashFinder Web Site
PR Newswire, p515CHF005
May 15, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 494

... stop shopping convenience of Quicken Business CashFinder. The application process involves three simple steps for **customers**: 1) select one or more credit **offers** proposed for four main categories of financial services: business lines of credit, loans, credit cards...

...forms, sign, seal and deliver. Approval comes directly from Centura, at which time users can **compare quotes**, choose the best **rate**, and obtain the money they need.

Intuit, Inc., a financial software and Web-based services...

13/3,K/11 (Item 3 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2004 The Gale Group. All rts. reserv.

01637506 Supplier Number: 48423792 (USE FORMAT 7 FOR FULLTEXT)
Progressive Introduces Real-Time Sales of Auto Insurance Policies On Internet to California Consumers
PR Newswire, p0414HSTU008
April 14, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 596

... a day by dialing 1-800-AUTO-PRO(R).

The auto insurance shopping options Progressive **offers** to **consumers** provide an opportunity to compare rates available to them from Progressive and other leading auto...

...The company's Internet site and Express Quote service (1-800-AUTO-PRO) let consumers **compare** Progressive's **quote** with the **rates** of up to three other market leaders, including State Farm and Allstate, and Independent Agents...

13/3,K/12 (Item 4 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2004 The Gale Group. All rts. reserv.

01615826 Supplier Number: 48332419 (USE FORMAT 7 FOR FULLTEXT)
Progressive Introduces Real-Time Sales Of Auto Insurance Policies On

Internet To Virginia Consumers

PR Newswire, p0302FLM004

March 2, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 571

... hours a day by dialing 800-AUTO-PRO(R).

The auto insurance shopping options Progressive **offers** to **consumers** provide an opportunity to compare rates available to them from Progressive and other leading auto insurers. The company's Internet site and Express Quote service (800-AUTO-PRO) let consumers **compare** Progressive's **quote** with the **rates** of up to three other market leaders, including State Farm and Allstate, and Independent Agents...

13/3,K/13 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2004 The Gale Group. All rts. reserv.

03905106 Supplier Number: 50090410 (USE FORMAT 7 FOR FULLTEXT)

PRODUCT DEVELOPMENT: AUTO INSURER LAUNCHES CONSUMER INFO E-ZINE

Financial Net News, v3, n23, pN/A

June 8, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 177

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...of growing customer demand for safety and vehicle information, she said. No other auto insurers **offer** a similar **consumer** e-zine, she added. Topics covered in the first issue include crash rates for teen...

...navigation and spotlight the most popular features of the site (www.progressive.com), including the **comparative rate quote** and transaction service (FNN, 4/6). All site development is being done in-house.

13/3,K/14 (Item 1 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2004 The Gale Group. All rts. reserv.

2647403 Supplier Number: 02647403 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Lenders bank on reaching business owners over Net
(Web-based loan brokers and marketplaces such as E-Loan, LoanWise and Lending Tree seek to attract small business owners; some are forming alliances with small lenders, some offer comparative loan rate quotes from various lenders, and some are teaming with large New York financial institutions)

Crain's New York Business, v XV, n 47, p 16

November 22, 1999

DOCUMENT TYPE: Journal ISSN: 8756-789X (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 696

ABSTRACT:

...attract small business owners as customers. Some are forming alliances with small lenders, some offer **comparative loan rate quotes** from various lenders, and some are teaming with large New York financial institutions such as...

13/3,K/15 (Item 2 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2004 The Gale Group. All rts. reserv.

2204471 Supplier Number: 02204471 (USE FORMAT 7 OR 9 FOR FULLTEXT)

E-Loan and E-Trade Partner to Target Web Borrowers

(Firms like E-Loan and E-Trade are working together to increase their exposure in the mortgage industry, targeting the Internet)

Mortgage Technology, v 5, n 4, p 40+

July 1998

DOCUMENT TYPE: Journal; Cover Story; Industry Overview (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2314

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...purchase loans at the same time. The co-branded interface offers HotBot customers instant customized **rate quotes** and **comparisons** plus instant access to 800,000 home listings via HomeScout.

The linkage between online stock...

13/3,K/16 (Item 3 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2004 The Gale Group. All rts. reserv.

1291903 Supplier Number: 01291903 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Progressive's Marketing Angers Agents

(Progressive Insurance's controversial 1-800-Auto-Pro has spurred much criticism and lawsuits; earned premium totaled \$2,130,676 in 1994)

National Underwriter Property & Casualty, n 39, p 1+

September 25, 1995

DOCUMENT TYPE: Journal ISSN: 1042-6841 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1728

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...for the insured to go to his or her local independent agent.

The system also **offers consumers comparative rate quotes** from other carriers. It gets competitors' rate information from the state insurance departments, according to...

13/3,K/17 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01722837 03-73827

Retail market targeted for insurance

Anonymous

Insurance & Technology v23n10 PP: 14 Oct 1998

ISSN: 0892-8533 JRNL CODE: IIN

WORD COUNT: 318

...TEXT: last month in New Hampshire, where booths offer browser-based laptops, which allowed consumers to **compare rates** and receive **quotes** from ITSA's system for auto, homeowners and life insurance. The laptops connect to ITSA...

13/3,K/18 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01099584 97-48978

Progressive's marketing angers agents

Gilbert, Evelyn

National Underwriter (Property & Casualty/Risk & Benefits Management)
v99n39 PP: 1, 24+ Sep 25, 1995

ISSN: 1042-6841 JRNL CODE: NUN

WORD COUNT: 1725

...TEXT: for the insured to go to his or her local independent agent.

The system also **offers consumers comparative rate quotes** from other carriers. It gets competitors' rate information from the state insurance departments, according to...

13/3,K/19 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

13115455

New Distribution Channels Multiply the Possibilities

BESTWIRE

October 02, 2000

JOURNAL CODE: WBSW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 590

... online. But insurance buyers also can make their initial contact via interactive TV, getting an **estimated quote**, or via mobile phones that use the wireless application protocol, or WAP. In the latter...

13/3,K/20 (Item 2 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

10150275 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Staples.com Business Solutions Center Takes the Work Out of Running a Small Business

BUSINESS WIRE

March 20, 2000

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 752

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... service specifications and request competitive bids from a large number of sellers. Customers can easily **compare quotes**, vendor information and **ratings** by other buyers to help make purchasing decisions. The six business solution categories that encompass...

13/3,K/21 (Item 3 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2004 The Dialog Corp. All rts. reserv.

04587957 (USE FORMAT 7 OR 9 FOR FULLTEXT)

National Car Rental Introduces its New Smart, Fast and Efficient Rental and Reservations System

PR NEWSWIRE

March 10, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 699

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... tax, surcharge fees and other specific information. Global Odyssey is also designed to capture special **requests**, and automatically credit frequent traveler awards for loyalty **customers** based upon airline flight information. The system will also track, display and verify coupons or...

13/3,K/22 (Item 4 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2004 The Dialog Corp. All rts. reserv.

03048447

DLJdirect and E-LOAN Agreement Will Enable Customers To Use Securities Accounts To Secure Mortgages

BUSINESS WIRE

October 08, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 648

... much attention as they do their assets." "E-LOAN is excited about the opportunity to **offer** DLJdirect **customers** direct access to our complete menu of mortgage services," said Chris Larsen, Chief Executive Officer...

... costs, while providing personalized customer service. After closing a loan, E-LOAN can, at the **customer's request**, continue to send customized information about new products that become available, helping consumers turn a mortgage into a working financial asset. E-LOAN **offers**

customers 24 hour a day online access to updated information on their loan status through its...

13/3,K/23 (Item 5 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

01712355 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Centura Joins With Intuit To Help Small Business Owners On New Quicken Business CashFinder Web Site
PR NEWSWIRE
May 15, 1998 8:3
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 420

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... forms, sign, seal and deliver. Approval comes directly from Centura, at which time users can **compare quotes**, choose the best **rate**, and obtain the money they need.
Intuit, Inc., a financial software and Web-based services...

13/3,K/24 (Item 6 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

01635717 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Centura Joins With Intuit To Help Small Business Owners On New Quicken Business CashFinder Web Site
PR NEWSWIRE
May 15, 1998 8:19
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 420

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... forms, sign, seal and deliver. Approval comes directly from Centura, at which time users can **compare quotes**, choose the best **rate**, and obtain the money they need.
Intuit, Inc., a financial software and Web-based services...

13/3,K/25 (Item 1 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2004 Business Wire. All rts. reserv.

00236849 20000320080B5825 (USE FORMAT 7 FOR FULLTEXT)
Staples.com Business Solutions Center Takes the Work Out of Running a Small Business
Business Wire
Monday, March 20, 2000 08:49 EST
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 785

...high
quality services at the lowest cost. The RFQ service, powered by BizBuyer.com, allows **customers** to identify their individual, customized

service specifications and **request** competitive bids from a large number of sellers. **Customers** can easily **compare quotes**, vendor information and **ratings** by other buyers to help make purchasing decisions. The six business solution categories that encompass...

13/3,K/26 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1435841 NYW045
National Car Rental Introduces its New Smart, Fast and Efficient Rental and Reservations System

DATE: March 10, 1999 10:15 EST WORD COUNT: 702

... at the time that they reserve their car. Global Odyssey will provide complete and accurate **rate quotes** of the total **estimated** charges prior to arriving at the counter, even itemizing state and/or local tax, surcharge fees and other specific information. Global Odyssey is also designed to capture special **requests**, and automatically credit frequent traveler awards for loyalty **customers** based upon airline flight information. The system will also track, display and verify coupons or...

13/3,K/27 (Item 2 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1278147 CHF005
Centura Joins With Intuit To Help Small Business Owners On New Quicken Business CashFinder Web Site

DATE: May 15, 1998 08:01 EDT WORD COUNT: 452

... stop shopping convenience of Quicken Business CashFinder. The application process involves three simple steps for **customers**: 1) select one or more credit **offers** proposed for four main categories of financial services: business lines of credit, loans, credit cards...

... forms, sign, seal and deliver. Approval comes directly from Centura, at which time users can **compare quotes**, choose the best **rate**, and obtain the money they need.

Intuit, Inc., a financial software and Web-based services...

13/3,K/28 (Item 3 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1257603 HSTU008
Progressive Introduces Real-Time Sales of Auto Insurance Policies On Internet to California Consumers

DATE: April 14, 1998 09:03 EDT WORD COUNT: 549

...a day by dialing 1-800-AUTO-PRO(R).

The auto insurance shopping options Progressive **offers** to **consumers** provide an opportunity to compare rates available to them from Progressive and other leading auto...

... The company's Internet site and Express Quote service (1-800-AUTO-PRO) let consumers **compare** Progressive's **quote** with the **rates** of up to three other market leaders, including State Farm and Allstate, and Independent Agents...

13/3,K/29 (Item 4 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1235599 FLM004
Progressive Introduces Real-Time Sales Of Auto Insurance Policies On
Internet To Virginia Consumers

DATE: March 2, 1998 07:46 EST WORD COUNT: 524

...hours a day by dialing 800-AUTO-PRO(R).

The auto insurance shopping options Progressive **offers** to **consumers** provide an opportunity to compare rates available to them from Progressive and other leading auto insurers. The company's Internet site and Express Quote service (800-AUTO-PRO) let consumers **compare** Progressive's **quote** with the **rates** of up to three other market leaders, including State Farm and Allstate, and Independent Agents...
?

File 348:EUROPEAN PATENTS 1978-2004/May W01

(c) 2004 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20040506,UT=20040429

(c) 2004 WIPO/Univentio

? ds

Set	Items	Description
S1	23487	(CUSTOMER? OR CLIENT OR CLIENTS OR CONSUMER OR CONSUMERS OR PERSON OR PERSONS) (8N) (OFFER OR OFFERS OR REQUEST?)
S2	390	(SUPPLIER OR SUPPLIERS OR RETAILER OR RETAILERS OR MERCHANT OR MERCHANTS OR VENDOR OR VENDORS) (5N) (QUOTE OR QUOTES OR BID OR BIDS OR BIDDING?)
S3	1135	(MATCH? OR CORRELAT? OR COMPAR? OR ESTIMAT? OR IDENTIF? OR PAIRING?) (5N) (QUOTE OR QUOTES OR BID OR BIDS OR BIDDING?)
S4	657	(RANK? ? OR RANKING? OR RATE? ? OR RATING? OR SCORE? ? OR - SCORING?) (5N) (QUOTE OR QUOTES OR BID OR BIDS OR BIDDING?)
S5	4	AU=(HARFORD, B? OR HARFORD B? OR WIDJAJA, S? OR WIDJAJA S? OR BOGDANOVIC, J? OR BOGDANOVIC M? OR HECTOR, C? OR HECTOR CL-?)
S6	57	S1(S)S2
S7	11	S6(S) (S3 OR S4)
<i>read</i> S8	11	S7 AND IC=G06F
S9	66	S1(S)S3
S10	11	S9(S)S4
<i>read</i> S11	10	S10 NOT S8
<i>read</i> S12	10	S11 AND IC=G06F
S13	0	S5(S) (S1 OR S2 OR S3)

8/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2004 European Patent Office. All rts. reserv.

01295114

Method and apparatus for obtaining components
Methode und Vorrichtung zur Lokalisierung von Komponenten
Methode et dispositif pour obtenir des composants

PATENT ASSIGNEE:

UNITED TECHNOLOGIES CORPORATION, (206570), United Technologies Building,
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States: all)

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LEGAL REPRESENTATIVE:

Samuels, Adrian James (92711), Frank B. Dehn & Co., 179 Queen Victoria
Street, London EC4V 4EL, (GB)

PATENT (CC, No, Kind, Date): EP 1111529 A2 010627 (Basic)
EP 1111529 A3 040414

APPLICATION (CC, No, Date): EP 2000311315 001218;

PRIORITY (CC, No, Date): US 466262 991217

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 90

NOTE:

Figure number on first page: NONE

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200126	2043
SPEC A	(English)	200126	6101
Total word count - document A			8144
Total word count - document B			0
Total word count - documents A + B			8144

INTERNATIONAL PATENT CLASS: G06F-017/60

...CLAIMS which comprises notifying said plurality of suppliers of a
request for said component with said **identified** criteria, receiving
a plurality of **bids** for a proposed sale of a **bid** component from
suppliers with criteria information of overhaul condition and trace
information, and determining whether to **offer** a bid component for
sale to said **customer** ; and
notifying said customer of availability of a bid component.
24. The method of claim...

8/3,K/2 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00872892 **Image available**

NETWORK PROCUREMENT SYSTEM

SYSTEME D'APPROVISIONNEMENT EN RESEAU

Patent Applicant/Inventor:

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(Residence), US (Nationality)
GRECCO Mike, 1275 Mark Drive, Lansdale, PA 19446, US, US (Residence), US
(Nationality)

Legal Representative:

POWERS Joseph A (agent), Duane, Morris & Heckscher LLP, One Liberty
Place, Philadelphia, PA 19103-7396, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200207008 A1 20020124 (WO 0207008)
Application: WO 2001US13913 20010430 (PCT/WO US0113913)
Priority Application: US 2000200792 20000428

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14956

Main International Patent Class: G06F-017/30

International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... the factors identified by the customer or - 21 default set of rules to
provide the **customer** with what is objectively analyzed as the best
offer . If the **offer** is acceptable to the **customer** , the order may be
placed with the vendor as descabed above. In a hosted embodiment...
...at the user's requested terms before presenting a price or other terins
to the **customer** . The quality of **offers** may be recorded in the vendor
database for future use in a vendor ranking and identification process.
Quality may be any number of methods, including the **ranking** of the
vendor 's bid , the amount of difference between the **vendor 's bid**
and the average **bid** , or other method.

Alternatively, if the customer does not find the price and/or shipping...

8/3,K/3 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00857679 **Image available**

DISTRIBUTED INFORMATION METHODS AND SYSTEMS USED TO COLLECT AND CORRELATE
USER INFORMATION AND PREFERENCES WITH PRODUCTS AND SERVICES
SYSTEMES ET PROCEDES D'EXPLOITATION REPARTIS UTILISES POUR COLLECTER ET
CORRELER DES PREFERENCES ET DES INFORMATIONS UTILISATEUR A DES PRODUITS
ET A DES SERVICES

Patent Applicant/Assignee:

TRUEPRICING INC, 2 North Lake Boulevard, Suite 1040, Pasadena, CA 91101,

US, US (Residence), US (Nationality)
Inventor(s):
MARTIN Jeffrey W, 51 Glensummer Road, Pasadena, CA 91105, US,
HAWKINS Campbell, 3350 Yorkshire Road, Pasadena, CA 91107, US,
Legal Representative:
ALTMAN Daniel E (agent), Knobbe, Martens, Olson & Bear, LLP, 620 Newport
Center Drive, 16th Floor, Newport Beach, CA 92660, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200191422 A2-A3 20011129 (WO 0191422)
Application: WO 2001US16670 20010523 (PCT/WO US0116670)
Priority Application: US 2000206609 20000523; US 2000254075 20001207
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ EE
EE (utility model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM TR TT TZ UA UG UZ
VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 26836

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... 1 21 In affition, the consumertsupplier market system may dynamically
score and/or rank the suppliers **offer** based both on the **offer** terms
and the **consumer** 's historical use and consumption profile. The **scores**
and/or rankings for the **suppliers** ' **bids** may then be presented on a
dynamically generated Web page to the consumer, with those...
...the previous year's costs. Because the user's profile is taken into
account, different **consumers** may receive different scores for the same
offer from the same supplier. For example, an offer to supply
electricity at a given rate may be a good **offer** for a **consumer** whose
peak usage is between 9:00 AM and 4:00 PM, but that same...

8/3,K/4 (Item 3 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00806389

SCHEDULING AND PLANNING BEFORE AND PROACTIVE MANAGEMENT DURING MAINTENANCE
AND SERVICE IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT
PROGRAMMATION ET PLANIFICATION ANTICIPEE, ET GESTION PROACTIVE AU COURS DE
LA MAINTENANCE ET DE L'ENTRETIEN D'UN ENVIRONNEMENT DU TYPE CHAINE
D'APPROVISIONNEMENT RESEAUTEE

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Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,
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Search Performed by Sylvia Keys 11-May-04

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139082 A2 20010531 (WO 0139082)
Application: WO 2000US32228 20001122 (PCT/WO US0032228)
Priority Application: US 99447625 19991122; US 99444889 19991122

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Fulltext Word Count: 152479

Main International Patent Class: G06F-017/16

Fulltext Availability:

Detailed Description

Detailed Description

... s transmissions, much of the error checking previously performed has become unnecessary. Thus, frame relay **offers** increased performance compared to traditional systems.

An Integrated Services Digital Network is an "international telecommunications...

8/3,K/5 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00799892 **Image available**

CUSTOMER DEMAND-INITIATED SYSTEM AND METHOD FOR ON-LINE INFORMATION RETRIEVAL, INTERACTIVE NEGOTIATION, PROCUREMENT, AND EXCHANGE
SYSTEME LANCE SUR DEMANDE DU CLIENT ET PROCEDE POUR LA RECHERCHE D'INFORMATIONS EN LIGNE, LA NEGOTIATION INTERACTIVE, L'ACQUISITION, ET L'ECHANGE

Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200133464 A1 20010510 (WO 0133464)

Application: WO 2000US30249 20001101 (PCT/WO US0030249)

Priority Application: US 99162932 19991101

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 34629

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

- ... 4150) by first searching for UDDI database-registered vendors capable of 1 5 fulfilling the **customer** 's request. Thereafter, the system sends bid requests (4160) to all **vendors identified** either directly or to a system copy of the vendor's product database. If a...
- ...the vendor's database via the Internet or a dedicated virtual private network (VPN). The **vendor** 's **bid** then is received (4170), using an interface protocol (4165) consistent with that vendor's product...
- ...the system's copy of a vendor's database, software agents interact with the internal **vendor** database to obtain a **bid** according to formulated guidelines agreed to and authorized by the vendor. Each request for an...
- ...defined features are responsive to the as described by the customer's defined features, a **bid** is formulated from that **vendor** .

3 3

In an alternative embodiment, where the vendor-defined features are maintained in a...they are multivariate, may include option contingencies, and may depend on customer accountability 1 5 **ratings** . .

The system sends the custom **bid** request to each **vendor** (6050) via optimum communication protocols. When the bids are received, the system formats the data as a spreadsheet for clear presentation to the **customer** (6070). In the event several bid **requests** for similar items are received at about the same time, or if a single request...

- ...system prompts the customer to focus the process for further negotiation to at least two **vendors** (6080), or reject all **bids** and return to 6030 to choose a new set of vendors.
The customer may then...

Claim

- ... consists of two or more vendors.
214. The system of claim 21 3 wherein:
a **request** includes a specified set of **customer** -defined attributes particular to each item.
215. The system of claim 214 including:
said processor...
- ...request to a plurality of vendors for comparison of said vendor-defined features against said **customer** -defined attributes for responsiveness to said **request** , said vendor-defined features maintained in a vendor memory by each said vendor, to receive...
- ...one of said sub-bids, and a counter-bid from said purchaser to said associated **vendor** to replace said rejected sub- **bid** , and to provide said counter- **bid** to said **vendor** . 224. A computer program product comprising a machine readable medium on which is provided program...
- ...I program code for upon attaining said threshold, obtaining from said plurality of 1 2 **vendors** at least one sub- **bid** to sell each of said items of said custom bundle, 1 3 program code for...
- ...for processing a reciprocally active bidding negotiation between each of 1 6 said plurality of **vendors** which has submitted a sub- **bid** and said

...or more processors configured or designed to submit requests, to a plurality of I I **vendor** nodes, for **bids** to sell said selected item, said one or more processors also configured 1 2 or...

...receiving from said purchaser a request to receive bids to sell said selected item, said **request** including a set of **customer** -defined attributes particular to said selected item, maintaining a plurality of sets of vendor-defined...

...one bid to sell said selected item from at least one of a plurality of **vendors** , sending said **bid** to said purchaser, and 5 processing an interactive bidding negotiation between said purchaser and said...

...in response to submission of said bid. 284. The method of claim 283 wherein'. said **bid** comprises an option for said **vendor** to sell said selected item to another purchaser for a price higher than stated in... network interfaces allowing the system to receive from said purchaser node a request to submit **bids** to sell a selected item, **identified** by a purchaser using said-information, and a processor configured or designed for submitting to...

...said purchaser to receive bid s to sell said selected item, obtaining at least one **bid** from a **vendor** to sell said selected item, and submitting said bid to said purchaser.

306. The method...

8/3,K/6 (Item 5 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
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00769406 **Image available**

**INTEGRATED BUSINESS-TO-BUSINESS WEB COMMERCE AND BUSINESS AUTOMATION SYSTEM
 SYSTEME INTEGRE D'AUTOMATISATION DES ECHANGES COMMERCIAUX ENTRE ENTREPRISES
 PAR L'INTERNET**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200102927 A2-A3 20010111 (WO 0102927)
 Application: WO 2000US16739 20000616 (PCT/WO US0016739)
 Priority Application: US 99334688 19990617

Parent Application/Grant:

Related by Continuation to: US 99334688 19990617 (CON)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
 DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
 LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
 SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 51133

Main International Patent Class: G06F-017/60
Fulltext Availability:
Claims

Claim

... A transaction commences by receiving from a user (C, V, 1, SP, GOV., etc.) demand/ **offer** information. In the case of a **customer**, for example, the demand information may be for one or more products selected from an...little) of the supply chain as desired. Rather than placing an order directly with a **vendor**, **bids** may be solicited from multiple **vendors**, with the order being placed with a particular **vendor** after evaluation of multiple **bids**. There results a qualified-party auction system in which both customers and vendors are qualified...183 take this factor into account. If on a percentage basis or amount basis a **bid** is unreasonably low as **compared** to the next, the **bid** may be disqualified. As may be appreciated from the description thus far, the collection of...instances, for example at the approach of the end of a fiscal

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year, a **customer** may make such a **request**. Or, a **customer** may **request** multiple partial invoices for a single item. Or a **customer** may **request** an usual payment or delivery arrangement, Conventional systems, because they do not impose a discipline...is no guarantee that any bidder will be successful. In the case of one technology **vendor**, for example, **bidding** precedes the placement of any order. Depending on whether a satisfactory bid is received, an...

...bid is automatically accepted, a corresponding PO or the like is automatically created, immediately. The **vendor** that won the **bid** can begin working without delay, complete the work, send a bill, and get paid without...

...Within an appropriate field, the MWS is designated as a bid document, e.g., MWS/ **Bid**. Selected bidders are **identified**, and multiple copies of MWS/ **Bid** are made, one for each bidder, or vendor, e.g., MWS/BidN 1, MWS/BidN2...

...opening time, after an advertised closing time, or both. In the case of a closed **bid** (sealed **bid**), each **vendor** enjoys access only to that **vendor**'s own **bid** document. In the case of an open **bid**, all **vendor**'s enjoy access to all **bid** documents. A bid document may be provided with fields identifying a current leading bid and the corresponding bid document. After the close of **bidding**, the leading **bid** is **identified** automatically by the system. The corresponding bid document is then converted to a purchase order...

8/3,K/7 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00763278

ITERATIVE CONSTRAINT COLLECTION SCHEME FOR PREPARATION OF CUSTOM
MANUFACTURING CONTRACTS
PROGRAMME DE COLLECTE DE SPECIFICATIONS ITERATIVES POUR L'ELABORATION DE
CONTRATS DE FABRICATION PERSONNALISEE

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200075826 A1 20001214 (WO 0075826)

Application: WO 99US24132 19991015 (PCT/WO US9924132)

Priority Application: US 99328983 19990609

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

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Fulltext Word Count: 5411

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... to the customer 54, thus allowing the customer to control the manner
in which various **vendor bids / estimates** are presented for review.

Of course, if different vendors were forced to try and accommodate...

8/3,K/8 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00758814 **Image available**

SYSTEMS AND METHODS FOR ELECTRONIC COMMERCE

SYSTEMES ET PROCEDES DE COMMERCE ELECTRONIQUE

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200072213 A1 20001130 (WO 0072213)

Application: WO 2000US14365 20000524 (PCT/WO US0014365)

Priority Application: US 99135538 19990524

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR
TT TZ UA UG US UZ VN YU ZA ZW

Search Performed by Sylvia Keys 11-May-04

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 10033

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description
... host-approved vendor.

A market failure is detected by way of a software program which
compares the **quotes** against the request to determine what system
response, if any, is required.
If the quotes do not fully satisfy or only partially satisfy the request, then the
system response can be the automatic outsourcing of the request to one or
more host-approved **vendors**. Alternatively, if the responding **quotes**
do not fully satisfy or only partially satisfy the request, then the
system response can...

...browser) at the customer's station 102 which includes a shortage button
which permits the **customer** to have the **request** conveyed to
host-approved vendors. Other system responses are possible, and the
particular response is...

8/3,K/9 (Item 8 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00579174 **Image available**

INTELLIGENT MULTI-MEDIA MARKET
MARCHE MULTIMEDIA INTELLIGENT

Patent Applicant/Assignee:

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KHER Raghav P, 17436 NE 38th Street, Redmond, WA 98052, US,

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200042547 A2 20000720 (WO 0042547)

Application: WO 2000US1210 20000118 (PCT/WO US0001210)

Priority Application: US 99232355 19990115

Designated States: AU BR CA CN IN JP KR NO NZ SG

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 19850

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... directly from merchants to which quote requests have been submitted.

Search Performed by Sylvia Keys 11-May-04

The IMMM furnishes requests for **quotes** to **identified merchants** by one of the number of communications technologies.

Merchants can either accept the requests and...the identified merchants through the IMMM. The IMMM then forwards the request for a price **quote** to those **merchants identified** by the customer as being merchants from whom the customer desires further information.

The IMMM...last-submitted DATETIME)

Table 20 has the following six columns: (1) q id, a unique **identifier** identifying the request for **quote**; (2) cst-id, a unique **identifier** identifying a particular customer; (3) f id, a unique identifier identifying a particular form; (4...

...a previous column; and (6) last-submitted, the date and time that the request for **quotes** was last submitted to the **merchant** identified by the merchant ID in the previous column. Note that the values that represent...

...For example, the first row in Table 20, shown above, indicates that a request for **quote**, identified by the **request for quotes** ID "97," was submitted by **customer** "John Everett" to "Bob's Used Cars" for a used automobile on December 13, 1998 at 1:10PM. The IMMM has not yet submitted the request for **quotes** to the **merchant**, indicated by the value NULL in the last field of the row. The IMMM, using...

8/3,K/10 (Item 9 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00579170 **Image available**

COMPUTER-AIDED QUOTE TRACKING

SYSTEME DE RECHERCHE DE PRIX ASSISTE PAR ORDINATEUR

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200042543 A2 20000720 (WO 0042543)

Application: WO 2000US1070 20000118 (PCT/WO US0001070)

Priority Application: US 99232421 19990115

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Publication Language: English

Filing Language: English

Fulltext Word Count: 11918

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... from the customer over the Internet for display of
information related to the request for **quotes**;

using a user identifier that **identifies** the customer to retrieve the **quote**, item, and **merchant**-specific **quote** records from the market database related to the request for quotes; extracting the information from...

8/3,K/11 (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00250593 **Image available**

METHODS AND APPARATUS FOR QUOTE PROCESSING
APPAREIL ET METHODES DE TRAITEMENT DES DEMANDES DE DEVIS

Patent Applicant/Assignee:

ROUGHGARDEN Edward Craig,

PASCAL Christian D,

Inventor(s):

ROUGHGARDEN Edward Craig,

PASCAL Christian D,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9324892 A1 19931209

Application: WO 93US4733 19930520 (PCT/WO US9304733)

Priority Application: US 92886772 19920521

Designated States: JP AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE

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Fulltext Word Count: 10716

Main International Patent Class: **G06F-015/22**

International Patent Class: **G06F-15:24**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... or more quote items. The system includes: quote entry means for entering information regarding the **customer quote** requests, **supplier identification** means for identifying **suppliers** of the **quote** items, and means for generating requests for price from identified **suppliers**,

There is also provided a **quote** processing method using a programmed central processing unit for processing a **customer request** for a quote for the procurement of goods or services, the quote request containing one or more quote items. The method includes the steps of entering information regarding the **customer quote request**, identifying **suppliers** of the **quote** items, and generating requests for price from identified **suppliers**.

There is also provided a **quote** processing system for processing a plurality of requests for a quote for the procurement of...

Claim

... or

more quote items, said system comprising:
quote entry means for entering
information regarding the **customer quote** request;

supplier identification means for
identifying **suppliers** of the **quote** items; and
means for generating requests for price
from identified suppliers.

2 The system of...

?

12/3,K/1 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01056423 **Image available**

DERIVATIVES HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE
THEREFOR

PRODUITS DERIVES PRESENTANT DES RENDEMENTS AJUSTABLES BASES SUR LA DEMANDE
ET ECHANGES COMMERCIAUX ASSOCIES

Patent Applicant/Assignee:

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Inventor(s):

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BARON Kenneth, 51 West 86th Street, Apt. 602, New York, NY 10024, US,

Legal Representative:

WEISS Charles A (et al) (agent), Kenyon & Kenyon, One Broadway, New York,
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200385491 A2-A3 20031016 (WO 0385491)

Application: WO 2003US7990 20030313 (PCT/WO US03007990)

Priority Application: US 2002115505 20020402

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 136258

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... adjust

during a trading period;

8 reduced need for a derivatives intermediary or exchange to **match**
bids and
offers ;

9 increased ability to customize demand-based adjustable return (DBAR)
payouts to permit replication of...market according to the invention is
not designed to establish a counterparty-driven or order- **matched**
market. Buyers' **bids** and sellers' **offers** do not need to be "crossed."
As a consequence of the absence of a need...entry at the i-th row and
j-th column of the matrix contains the **correlation** between the ith and
j-th events which define the i-th and j-th...j= 1,2,..., n
r: n x 1 vector where rj is equal to the **requested** payout for order j,
j= 1, 2, ..., n. rj is a natural number so rj...

12/3,K/2 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00993598 **Image available**

**METHOD AND APPARATUS FOR CONDUCTING FINANCIAL TRANSACTIONS
PROCEDE ET SYSTEME D'EXECUTION DE TRANSACTIONS FINANCIERES**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200323564 A2-A3 20030320 (WO 0323564)

Application: WO 2002US28697 20020910 (PCT/WO US0228697)

Priority Application: US 2001318577 20010911; US 2001330798 20011031; US
2002352512 20020131

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

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Fulltext Word Count: 34626

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... if the RFQ is a bid or an offer. For a spot or forward, the
identification is trivial (**bid** for sell, offer for buy). For a swap,
the far leg determines whether the RFQ is a bid or an **offer** . An SSP is
always an **offer** because the **Customer** is always buying. Next, in step
2204, the system determines the color use in displaying cells according
to a specified color-coding scheme. In a preferred embodiment, **rates** to
be used on the **bid** side of the deals are shown in red, while rates to
be used in the...

12/3,K/3 (Item 3 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00891414 **Image available**

**METHOD AND SYSTEM FOR FORMING A LIST-BASED VALUE DISCOVERY NETWORK
PROCEDE ET SYSTEME DE FORMATION D'UN RESEAU PERMETTANT DE DECOUVRIR LA
VALEUR D'UNE MARCHANDISE INSCRITE SUR UNE LISTE**

Patent Applicant/Assignee:

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US (Residence), US (Nationality)

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Legal Representative:

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Suite 900, Washington, DC 20005, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200225538 A1 20020328 (WO 0225538)
Application: WO 2001US28291 20010912 (PCT/WO US0128291)
Priority Application: US 2000233629 20000918
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 8489

Main International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description

... clarity of seeing what his list. of items is really worth when he/she solicits **bids** , **compares** them, and **ranks** them according to his/her preferences. Knowing what a list of twenty or more items...

...a group of bidder/sellers to compete for his/her business by making highly personal **offers** to the **consumer** that take account of the **consumer** 's tastes and preferences. The consumer reaps both economic and psychological rewards by managing the...

12/3,K/4 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806382

METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A MARKET SPACE INTERFACE

PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHÉ ENTRE UNE PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHÉ

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

HICKMAN Paul L (et al) (agent), Oppenheimer Wolff & Donnelly LLP, 1400
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200139028 A2 20010531 (WO 0139028)

Application: WO 2000US32308 20001122 (PCT/WO US0032308)

Priority Application: US 99444773 19991122; US 99444798 19991122

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK
LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 170977

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... of media transport services, numerous automations in electronic internet commerce activities e.g. banking, shopping, **customer** care, education, etc. As the NGN matures third party value added service providers will develop...

12/3,K/5 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00783297 **Image available**

METHOD AND APPARATUS FOR NETWORK-BASED AUTOMATED INSURANCE TRANSACTION PROCESSING

PROCEDE ET APPAREIL DE TRAITEMENT AUTOMATISE DE TRANSACTIONS D'ASSURANCE A PARTIR D'UN RESEAU

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200116845 A1 20010308 (WO 0116845)

Application: WO 2000US24004 20000831 (PCT/WO US0024004)

Priority Application: US 99386732 19990831

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 7710

Main International Patent Class: G06F-017/60

Search Performed by Sylvia Keys 11-May-04

Fulltext Availability:
Claims

Claim

- ... by a client for the specific type of policy, the agent generates a set of **comparative** price **quotes**, shown in step 102. These quotes may be generated from company hard-copy literature or...
- ...an example, a client may inquire about an auto insurance policy including comprehensive coverage. The **client** may then **request** different policy price quotes for the auto policy having different options (or elements) selected for...
- ...is taken. Therefore, the agent can, at best, only provide the client with a price **quote** or **quotes**, which are merely **estimates**. Such a system and process results in the client having to leave the application process...The system may also be configured to generate candidate policies of types other than that **requested**, using at least some of the **client** information provided. The system architecture includes a user management subsystem and the Framework database system...
- ...Core accesses an underwriting rules database and applies these rules, as part of calculating a **rate quote** for a candidate policy, to input client profile information to determine whether or not the policy can be issued. If a candidate policy or policies satisfy the underwriting rules, a **rate / quote** engine within the Core generates a price quote for each candidate policy. A reporting engine...
- ...communication network to, among other things, provide real or near real-time generation of policy **rate** (i.e., price) **quotes** from a variety of insurance carriers' (i.e., providers or companies) multiple lines of business...
- ...g., a rating analyst or specialist) to accomplish the generation and maintenance of, for example, **rate quote** products using a set of user friendly (i.e., non-technical) development tools. Rating I...
- ...in insurance rate subject matter, and are not required to be skilled in computer programming. **Rate quote** products are used, typically by an insurance agent, with specific client data to generate **rate quotes** for that client. The ease of use of the system provides the ability to rapidly develop and maintain a large number of **rate quote** products, spanning multiple lines of business, and covering all states. 1 5 In the preferred...
- ...also includes any basic information necessary for the system to generate one or more policy **rate quotes** for the type of policy of interest. For example, this basic information may include the...server 2 3)2, users remotely perform a variety of transactions, such as obtain policy **rate quotes**, access billing information, and process claims. To facilitate the input of relevant information for processing...
- ...of the system and provides a user friendly, rapid development environment for building and maintaining **rate quote** products. For the most part, tools server 240 is accessed and used by the implerrior...
- ...to create and edit WUI pages, sections, etc. and to create carrier products (e.g., **rate quote** products).
f. Billing Engine 242
The billing engine 242 generates a billing schedule, that is...

...and 6) stored in the static Framework database 255 and used by the Core's **rate / quote** engine 236. The implementor's system 260 includes several development tools (or tool modules), shown...

...such as the computer display screens accessed by an agent when requesting an insurance policy **rate quote** from the system 200. Such screens include information and questions which prompt the agent to enter client profile information required to provide a policy **rate quote**. A **rating** tool 262 is used to enter basic rates into rate tables and to enter and...

...to a user in VvrUI pages, wherein the responses are used for determining the final **rate quotes**. Each carrier determines their own **rates** and algorithms and those are built into Core 230 using the rating tool 262. An...

...to the geographic area or areas for which insurance coverage can be obtained. Generally, a **rate quote** is a function of the **rates**, algorithms, and rate factors for the geographic area or territory in which the policy is...architecture and are accessed by their associated WUI servers 232a-b respectively. While only two **rate product** (i.e., "**QUOTE Services**") servers are shown in Figure 6, there can be any number of rate product...

...and information 634a and 634b used by the server to assist in the generation of **rate quotes**. Also included with each server as part of the Framework is a temporary data storage...

...1 5 636b, each of which is used as a repository for data while the **rate0 quote** is being prepared. Information that may be stored in such an area includes client profile...

...interface 650 is also used to access data from information providers during the underwriting and **rate quote** process to verify or obtain client profile information, depending on the availability of on-line...

12/3,K/6 (Item 6 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00776255 **Image available**

SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING AN ESTIMATE FOR A FINANCIAL SERVICE

SYSTEME ET PROCEDE PERMETTANT DE FOURNIR ELECTRONIQUEMENT UNE ESTIMATION RELATIVE A UN SERVICE FINANCIER

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(Residence), US (Nationality)

Inventor(s):

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Legal Representative:

YI Susan C, Ritter, Van Pelt & Yi LLP, Suite 205, 4906 El Camino Real,
Los Altos, CA 94022, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109811 A1 20010208 (WO 0109811)

Application: WO 2000US21181 20000802 (PCT/WO US0021181)

Priority Application: US 99146964 19990803; US 99146958 19990803; US

99146957 19990803; US 99146948 19990803; US 99146959 19990803; US

99146966 19990803; US 99146949 19990803

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Publication Language: English

Filing Language: English

Fulltext Word Count: 7592

Main International Patent Class: G06F-019/00

Fulltext Availability:

Claims

Claim

... for financial service; providing an underwriting decision by using a first module; and generating an **estimated quote** by using a second module. A system according to an embodiment of the present invention...

...for financial service; providing an underwriting decision by using a first module; and generating an **estimated quote** by using a second module. The system also includes a memory coupled to the processor... customer qualifies for an initial quote for the financial service product. For example, a potential **customer requesting** a quote may provide

1 1

information to help determine the underwriting decision. If the potential **customer requests** a quote for car insurance but it is determined that he is too high of...

...used to perform the quote generation to 1 0 return quote information to the potential **customer requesting** the quote. Further details of the generation of the quote are later discussed in conjunction...

...potential customer logs onto a web site providing a financial service (step 400). The potential **customer** then **requests** a financial service application, such as an application for a particular type of insurance in a particular state (step 402). 1 0 Examples of information that a potential **customer** may be **requested** to provide in conjunction with the request for an application are shown in FIG. 9...claims

1 3

handling, help, and underwriting modules. In step 404, modules used for the **quote** request process may be **identified** based on their assigned module type, such as quote request modules. An example of quote...

...identified during step 404 include zip code, car make, car year, and frequency. These quote **request** modules are then displayed to the potential **customer** (step 406). The potential **customer** then inputs **requested** data (step 408). Examples of **requested** data are later discussed in conjunction with FIG. 9.

Each module then takes input associated...

...then implemented in this example (step 414). These underwriting modules determine whether or not to **offer** insurance to this particular potential **customer**. Quote generation modules are then determined (step

1 6

). **Quote** generation modules determine a **rating** factor or a set of rating factors to be used in offering a quote to...factor for home

owner's insurance. Both the auto insurance quote and the home insurance quote generated from these net rating factors may be presented to the potential customer. In this manner, even though a potential customer may only request a quote for auto insurance, he can view a quote for home owner's insurance...

12/3,K/7 (Item 7 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00776246 **Image available**

SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING A FINANCIAL SERVICE USING
COLLECTIONS INCLUDING MODULES
SYSTEME ET PROCEDE PERMETTANT DE FOURNIR UN SERVICE FINANCIER A L'AIDE DE
COLLECTIONS COMPRENANT DES MODULES

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

DEGUSTA Michael, 508 Missouri Street, San Francisco, CA 94107, US

Legal Representative:

YI Susan C, Ritter, Van Pelt & Yi LLP, Suite 205, 4906 El Camino Real,
Los Altos, CA 94022, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109802 A1 20010208 (WO 0109802)

Application: WO 2000US21235 20000802 (PCT/WO US0021235)

Priority Application: US 99146948 19990803; US 99146958 19990803; US
99146964 19990803; US 99146957 19990803; US 99146959 19990803; US
99146966 19990803; US 99146949 19990803

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Publication Language: English

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Fulltext Word Count: 7567

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... customer qualifies for an initial quote for the financial service product. For example, a potential customer requesting a quote may provide information to help determine the underwriting decision. If the potential customer requests a quote for car insurance but it is determined that he is too high of...

...may be used to perform the quote generation to return quote information to the potential customer requesting the quote. Further details of the generation of the quote are later discussed in conjunction...

...potential customer logs onto a web site providing a financial service (step 400). The potential customer then requests a financial service application, such as an application for a particular type of insurance in

a particular state (step 402).

Examples of information that a potential **customer** may be **requested** to 1 5 provide in conjunction with the request for an application are shown in...requirements, billing, claims handling, help, and underwriting modules. In step 404, modules used for the **quote** request process may be **identified** based on their assigned module type, such as quote request modules. An example of quote...

...identified during step 404 include zip code, car make, car year, and frequency. These quote **request** modules are then displayed to the potential **customer** (step 406). The potential **customer** then inputs **requested** data (step 408). Examples of 1 5 requested data are later discussed in conjunction with...

...then implemented in this example (step 414). These underwriting modules determine whether or not to **offer** insurance to this particular potential **customer**. Quote generation modules are then determined (step 416). **Quote** generation modules determine a **rating** factor or a set of rating factors to be used in offering a quote to...factor for home owner's insurance. Both the auto insurance quote and the home insurance **quote** generated from these net **rating** factors may be presented to the potential customer. In this manner, even though a potential **customer** may only **request** a quote for auto insurance, he can view a quote for home owner's insurance...

12/3,K/8 (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00776245 **Image available**

SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING A FINANCIAL SERVICE USING RATING FACTORS
SYSTEME ET PROCEDE DESTINES A FOURNIR UN SERVICE FINANCIER A L'AIDE DE FACTEURS D'EVALUATION

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200109801 A1 20010208 (WO 0109801)

Application: WO 2000US21234 20000802 (PCT/WO US0021234)

Priority Application: US 99146957 19990803; US 99146958 19990803; US 99146964 19990803; US 99146948 19990803; US 99146959 19990803; US 99146966 19990803; US 99146949 19990803

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7618

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

- ... a second module; combining the first and second rating factors to result in a third **rating** factor; and generating an **estimated quote** related to the third **rating** factor. A system according to an embodiment of the present invention for providing a financial...
- ...a second module; combine the first and second rating factors to result in a third **rating** factor; and generate an **estimated quote** related to the third **rating** factor. The system also includes a memory coupled to the processor to provide instructions to...customer qualifies for an initial quote for the financial service product. For example, a potential **customer requesting** a quote may provide information to help determine the underwriting decision. If the potential **customer requests** a quote for car insurance but it is determined that he is too high of...
- ...may be used to perform the quote generation to return quote information to the potential **customer requesting** the quote. Further details of the generation of the quote are later discussed in conjunction...
- ...potential customer logs onto a web site providing a financial service (step 400). The potential **customer** then **requests** a financial service application, such as an application for a particular type of insurance in a particular state (step 402). Examples of information that a potential **customer** may be **requested** to provide in conjunction with the request for an application are shown in FIG...requirements, billing, claims handling, help, and underwriting modules. In step 404, modules used for the **quote** request process may be **identified** based on their assigned module type, such as quote request modules. An example of quote...
- ...identified during step 404 include zip code, car make, car year, and frequency. These quote **request** modules are then displayed to the potential **customer** (step 406). The potential **customer** then inputs **requested** data (step 408). Examples of 15 requested data are later discussed in conjunction with...
- ...then implemented in this example (step 414). These underwriting modules determine whether or not to **offer** insurance to this particular potential **customer**. Quote generation modules are then determined (step 416). **Quote** generation modules determine a **rating** factor or a set of rating factors to be used in offering a quote to...factor for home owner's insurance. Both the auto insurance quote and the home insurance **quote** generated from these net **rating** factors may be presented to the potential customer. In this manner, even though a potential **customer** may only **request** a quote for auto insurance, he can view a quote for home owner's insurance...

12/3,K/9 (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00776244 **Image available**

SYSTEM AND METHOD FOR ELECTRONICALLY REVISING A FINANCIAL SERVICE PRODUCT
SYSTEME ET PROCEDE DE REVISION ELECTRONIQUE D'UN PRODUIT DE SERVICE
FINANCIER

Search Performed by Sylvia Keys 11-May-04

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

DEGUSTA Michael, 508 Missouri Street, San Francisco, CA 94107, US

Legal Representative:

YI Susan C, Ritter, Van Pelt & Yi LLP, Suite 205, 4906 El Camino Real,
Los Altos, CA 94022, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109800 A1 20010208 (WO 0109800)

Application: WO 2000US21220 20000802 (PCT/WO US0021220)

Priority Application: US 99146959 19990803; US 99146966 19990803; US
99146949 19990803; US 99146958 19990803; US 99146964 19990803; US
99146957 19990803; US 99146948 19990803

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Publication Language: English

Filing Language: English

Fulltext Word Count: 8830

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

- ... customer qualifies for an initial quote for the financial service product. For example, a potential **customer** **requesting** a quote may provide
12
information to help determine the underwriting decision. If the potential **customer** **requests** a quote for car insurance but it is determined that he is too high of...
- ...may be used to perform the quote generation to return quote information to the potential **customer** **requesting** the quote. Further details of the generation of the quote are later discussed in conjunction...
- ...potential customer logs onto a web site providing a financial service (step 400). The potential **customer** then **requests** a financial service application, such as an application ...insurance in a particular state (step 402). 1 0 Examples of information that a potential **customer** may be **requested** to provide in conjunction with the request for an application are shown in FIG. 9...
- ...claims
1 4
handling, help, and underwriting modules. In step 404, modules used for the **quote** request process may be **identified** based on their assigned module type, such as quote request modules. An example of quote...
- ...identified during step 404 include zip code, car make, car year, and frequency. These quote **request** modules are then displayed to the potential **customer** (step 406). The potential **customer** then inputs **requested** data (step 408). Examples of **requested** data are later discussed in conjunction with FIG. 9.

Each module then takes input associated...

...then implemented in this example (step 414). These underwriting modules determine whether or not to **offer** insurance to this particular potential **customer**. Quote generation modules are then determined (step 17). **Quote** generation modules determine a **rating** factor or a set of rating factors to be used in offering a quote to...factor for home owner's insurance. Both the auto insurance quote and the home insurance **quote** generated from these net **rating** factors may be presented to the potential customer. In this manner, even though a potential **customer** may only **request** a quote for auto insurance, he can view a quote for home owner's insurance...

12/3,K/10 (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00776242 **Image available**

SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING FINANCIAL SERVICES USING MODULES

SYSTEME ET PROCEDE POUR FOURNIR ELECTRONIQUEMENT DES SERVICES FINANCIERS AU MOYEN DE MODULES

Patent Applicant/Assignee:

ECOVERAGE INC, 1020 Mariposa Street #1, San Francisco, CA 94107, US, US
(Residence), US (Nationality)

Inventor(s):

DEGUSTA Michael, 508 Missouri Street, San Francisco, CA 94107, US,

Legal Representative:

YI Susan C (agent), Ritter, Van Pelt & Yi LLP, Suite 205, 4906 El Camino Real, Los Altos, CA 94022, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109798 A1 20010208 (WO 0109798)

Application: WO 2000US21160 20000802 (PCT/WO US0021160)

Priority Application: US 99146958 19990803; US 99146964 19990803; US 99146957 19990803; US 99146948 19990803; US 99146959 19990803; US 99146966 19990803; US 99146949 19990803

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7397

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... customer qualifies for an initial quote for the financial service product. For example, a potential **customer requesting** a quote may provide information to help determine the underwriting decision. If the potential **customer requests** a quote for car insurance but it is

determined that he is too high of...

...may be used to perform the quote generation to return quote information to the potential **customer** **requesting** the quote. Further

12

details of the generation of the quote are later discussed in...

...potential customer logs onto a web site providing a financial service (step 400). The potential **customer** then **requests** a financial service application, such as an application for a particular type of insurance in a particular state (step 402).

1 3

Examples of information that a potential **customer** may be **requested** to provide in conjunction with the request for an application are shown in FIG. 9...requirements, billing, claims handling, help, and underwriting modules. In step 404, modules used for the **quote** request process may be **identified** based on their assigned module type, such as quote request modules. An example of quote...

...identified during step 404 include zip code, car make, car year, and frequency. These quote **request** modules are then displayed to the potential **customer** (step 406). The potential **customer** then inputs **requested** data (step 408). Examples of **requested** data are later discussed in conjunction with FIG. 9.

1 6

Each module then takes...

...in this example (step

1 5 414). These underwriting modules determine whether or not to **offer** insurance to this particular potential **customer**. Quote generation modules are then determined (step 416). **Quote** generation modules determine a **rating** factor or a set of rating factors to be used in offering a quote to...factor for home owner's insurance. Both the auto insurance quote and the home insurance **quote** generated from these net **rating** factors may be presented to the potential customer. In this manner, even though a potential **customer** may only **request** a quote for auto insurance, he can view a quote for home owner's insurance...

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File 256:SoftBase:Reviews,Companies&Prods. 82-2004/Apr
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File 233:Internet & Personal Comp. Abs. 1981-2003/Sep
(c) 2003 EBSCO Pub.
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group
File 474:New York Times Abs 1969-2004/May 10
(c) 2004 The New York Times
File 475:Wall Street Journal Abs 1973-2004/May 10
(c) 2004 The New York Times
File 139:EconLit 1969-2004/May
(c) 2004 American Economic Association

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Set	Items	Description
S1	21370	(CUSTOMER? OR CLIENT OR CLIENTS OR CONSUMER OR CONSUMERS OR PERSON OR PERSONS) (8N) (OFFER OR OFFERS OR REQUEST?)
S2	1421	(SUPPLIER OR SUPPLIERS OR RETAILER OR RETAILERS OR MERCHANT OR MERCHANTS OR VENDOR OR VENDORS) (5N) (QUOTE OR QUOTES OR BID OR BIDS OR BIDDING?)
S3	1538	(MATCH? OR CORRELAT? OR COMPAR? OR ESTIMAT? OR IDENTIF? OR PAIRING?) (5N) (QUOTE OR QUOTES OR BID OR BIDS OR BIDDING?)
S4	994	(RANK? ? OR RANKING? OR RATE? ? OR RATING? OR SCORE? ? OR - SCORING?) (5N) (QUOTE OR QUOTES OR BID OR BIDS OR BIDDING?)
S5	52	AU=(HARFORD, B? OR HARFORD B? OR WIDJAJA, S? OR WIDJAJA S? OR BOGDANOVIC, J? OR BOGDANOVIC M? OR HECTOR, C? OR HECTOR CL-?)
S6	14	S1 AND S2
S7	0	S6 AND (S3 OR S4)
S8	8	S6 NOT PY>2000
<i>read</i> S9	8	RD (unique items)
S10	4	S1 AND S3
S11	1	S10 AND S4
<i>read</i> S12	1	S11 NOT S9
S13	0	S5 AND (S1 OR S2 OR S3)

9/5/1 (Item 1 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00096143 DOCUMENT TYPE: Review

PRODUCT NAMES: Stock Market (830238)

TITLE: Fidelity Shops Market Data
AUTHOR: Sales, Robert
SOURCE: Wall Street & Technology, v14 n9 p20(4) Sep 1996
ISSN: 1060-989X
HOMEPAGE: <http://www.wallstreetandtech.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Fidelity Brokerage Technologies Group's (FBTG's) Maxxess and Maxxnet, new entries to the data quote system software market, are proprietary products that compete with established products from ADP, ILX Systems, and Reuters. FBTG began selling its traditional client/server-driven quote system to non-Fidelity clients in January, and now sees a new market for the small to mid-sized **quote supplier** market. FBTG wants to **offer** extra value to niche markets. Using Maxxess, **customers** can get coverage of North American equities, futures, commodities, options, listed bonds, and mutual funds. Maxxnet, a scaled down, intranet-based version of the quote application, can help FBTG, including its National Financial Correspondent Service (NFCS) division, ink deals with many businesses. FBTG already supports 5,000 internal Maxxess users and is now marketing the quote application at brokerages and banks that need an 'end-to-end' real-time market data system.

COMPANY NAME: Vendor Independent (999999)
DESCRIPTORS: Bond Market; Content Providers; Financial Information;
Information Retrieval; Investment Management; Stock Brokers; Stock
Market
REVISION DATE: 20000830

9/5/2 (Item 1 from file: 99)
DIALOG(R) File 99:Wilson Appl. Sci & Tech Abs
(c) 2004 The HW Wilson Co. All rts. reserv.

2228651 H.W. WILSON RECORD NUMBER: BAST00050352

Using Internet exchanges: is it e-nough?

Rooney, Charlie; Bangert, Chuck
Modern Paint and Coatings v. 90 no7 (July 2000) p. 49
DOCUMENT TYPE: Feature Article ISSN: 0098-7786 LANGUAGE: English
RECORD STATUS: Corrected or revised record

ABSTRACT: The writer discusses the rise in Internet exchanges. There are 3 main types of Internet exchanges: catalog exchanges, which **offer** services to **customers** who are not professional buyers; community-based exchanges, which match buyers and sellers of specialized products; and auction-based exchanges, which allows **suppliers** to place **bids** for customer orders. Auction-type services are the most complicated of the 3; they may cause increased price volatility in the market. Companies should try to take advantage of the fact that they can use these exchanges to increase their exposure to potential customers.

DESCRIPTORS: Internet auctions; Commercial catalogs;

9/5/3 (Item 1 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00495567 98IE05-013

Security of IP-based intranets still concerns some companies -- Vendors address fears in bid to encourage move from mainframes, while others offer bridges between client-server and legacy systems

Caulfield, Brian

Internet World , May 4, 1998 , v4 n17 p19, 1 Page(s)

ISSN: 1081-3071

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Focuses on the issue of security for companies who are tending more and more to shift from mainframe-based legacy networks to client-server intranet systems. Indicates that in addition to preventing snooping into company documents, security involves managing bandwidth allocation so that the CEO is never kept from receiving e-mail because users are tying up the system in non-business-related activities. Notes that the typical environment using SNA, an IBM mainframe network standard introduced in 1974, quite secure. However, states that the ubiquity of the Internet made for wide support on computer platforms for TCP/IP, e it lacks many of the security and management features that businesses demand. Attention is given to the efforts of vendors to implement policy-based networking features on their products and to bring TCP/IP-based infrastructure up to speed.

Descriptors: TCP/IP; Mainframe; Networks; Client-Server Computing; Network Management; Security

9/5/4 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09270777

Gameplay.com tipped to snpa up game chain

UK: GAMEPLAY TIPPED TO BID FOR EB UNIT

Retail Week (RWK) 07 Apr 2000 p.1

Language: ENGLISH

It has been suggested that Internet computer games **retailer** Gameplay, may launch a **bid** for Game, the high street chain owned by Electronics Boutique. Such a deal would allow Gameplay, which recently changed its name from Gameplay.com, to **offer** its goods to a broader **customer** base. However, a spokeswoman for Gameplay denies the speculation. *

COMPANY: GAME; ELECTRONICS BOUTIQUE; GAMEPLAY

PRODUCT: Retail Trade (5200); Computer Services (7370);

EVENT: Company Acquisitions (16); Planning & Information (22);

COUNTRY: United Kingdom (4UK);

9/5/5 (Item 2 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09178437

Suppliers may compete to provide power

THAILAND: POWER MARKET TO BE MADE COMPETITIVE

Bangkok Post (XBN) 18 Oct 1999 Business p.2

Language: ENGLISH

Consultants led by Arthur Andersen have recommended a model, copying common practice in many other countries, to create a competitive power supply industry in Thailand by 2003. Retail competition will be introduced initially for certain customers and will gradually expand to cover a wider market. Power generation firms will bid to supply the wholesale pool and the lowest **quote** will be accepted. Power **retailers** will have non-discriminatory access to the transmission and distribution networks, with regulated tariffs for the use of the lines. Under the model proposed, consumers will be supplied by a regulated delivery firm, granted a monopoly in a given area. Consumers will pay the delivery firm or a power retailer in its area. The retailers can develop their market and **offer** value-added services. This will give **consumers** a choice. During the transition period to the system, consumers will face a competition transition charge to cover various costs. Power retailers will be free to buy services like metering, billing and inquiry services. They will also be free to add services like natural gas supplies. The Thai government is considering the proposals.

COMPANY: ARTHUR ANDERSEN

PRODUCT: Electric Utilities (4910);

EVENT: Government Domestic Functions (97);

COUNTRY: Thailand (9THA);

9/5/6 (Item 3 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06500495

BPC investing in t6m to keep top place in newspaper supplement 'big \

UK: INVESTMENT FOR SUPPLEMENT SUPPLIER

Printing World (PGW) 21 Jul 1997 p.76

Language: ENGLISH

In a **bid** to stay the top **supplier** of newspaper supplements in the UK, BPC Bristol, has begun production at its new Ferag installation. The new production facility has cost GBt 3mn, with a further GBt 3mn to be spent on a demographic binding line in August 1997. The company is also able to **offer** its **clients** the Ferag Mini Disc service, which stores the copy on disc, and helps to cut out handling and scheduling at the other end.

COMPANY: BPC

EVENT: Plant/Facilities/Equipment (44);

COUNTRY: United Kingdom (4UK);

9/5/7 (Item 4 from file: 583)

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06000995

Nuclear Electric wins Scottish supply licence

UK: NUCLEAR ELECTRIC WINS SCOTTISH CONTRACT

Inside Energy (IS) 19 May 1994 p.3
Language: ENGLISH

Nuclear Electric has been awarded a licence by **Offer** to supply electricity to **customers** in Scotland who **consumer** 100kW and over. **Offer** says that in 1993 no second-tier suppliers outside Scotland won customers in Scotland and some customers in Scotland are complaining that they are unable to get **quotes** from **suppliers** outside Scotland.

COMPANY: OFFER; NUCLEAR ELECTRIC

PRODUCT: Electric Power Generating (4911); Nuclear Energy Products (2991);
Nuclear Electricity Generation (4911NE);
EVENT: Capital Expenditure (43); Use of Materials & Supplies (46);
Contracts & Orders (61);
COUNTRY: United Kingdom (4UK);

9/5/8 (Item 5 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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02118269
COMPUTER ASSOCIATES AND UNISYS TO JOINTLY MARKET SOFTWARE
US - COMPUTER ASSOCIATES AND UNISYS TO JOINTLY MARKET SOFTWARE
Computerworld (CRD) 5 September 1988 p88
ISSN: 0010-4841

Computer Associates International's software running on Unisys computers will be jointly marketed by Unisys and CAI. The software under the pact is mainly applications software, such as CAI's CA-Disspla graphics packages, Masterpiece financial management programs, and data center resource management packages. CAI will directly license its software to Unisys users, while Unisys has the right to **offer** the CAI products to its **customers** in cases such as those that are **bid**-specific and require a single **vendor**. Software for Unisys computers generates about USDlr3-4 million of CAI's USDlr700 million total revenue, according to CB Wang, chairman of CAI.

PRODUCT: Mainframe Computers (3573MF); Computer Software (7372); Financial Software (7372FS); CAD/CAM Mechanical Software (COSW);
EVENT: MARKETING PROCEDURES (24);
COUNTRY: United States (1USA); NATO Countries (420); South East Asia Treaty Organisation (913);
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12/5/1 (Item 1 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
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09333880

Currenex Adds Two More Banks To Web Exchange

US: ABN AMRO AND BARCLAYS CAPITAL TO JOIN CURRENEX
Wall Street Journal Europe (WSJ) 28 Jul 2000 p.20
Language: ENGLISH

ABN Amro of the Netherlands, and UK-based Barclays Capital, are to join Currenex, the US Internet foreign currency exchange. The system, designed to avoid the operational inefficiencies of banks while **offer** greater transparency to corporate **customers**, will now be used by more than 25 international banks. It **offers** foreign exchange **quotes** to customers, **identifying** the best **rates** for transactions. Currenex is already used by clients such as Mastercard for 97% of its foreign exchange deals. It is planning to expand its Europe- and US-focused customer base into Asia.

COMPANY: ABN AMRO; BARCLAYS CAPITAL; CURRENEX; MASTERCARD

PRODUCT: Exchange Rates (E5720); Financial Service Information Providers (7375FN);

EVENT: Company Formation (14); Planning & Information (22);

COUNTRY: Netherlands (4NET); United Kingdom (4UK); United States (1USA);

STN Search

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(FILE 'HOME' ENTERED AT 12:35:09 ON 12 MAY 2004)

FILE 'CONFSCI' ENTERED AT 12:35:20 ON 12 MAY 2004

L1 50 S (ESTIMAT? OR BID()REQUEST? OR RFQ OR REQUEST(1W)QUOTE?) (5N) (M
L2 0 S L1(8N) (RANK? OR RANKING? OR RATE? OR RATING?) (5N) (QUOTE OR QU